

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA
WILKES-BARRE DIVISION

In re: §
Marte-Tavera, Francia Maribel § Case No. 5:18-bk-04128-RNO
§
§
Debtors(s) §

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 09/28/2018. The undersigned trustee was appointed on .

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. §522, or have been or will be abandoned pursuant to 11 U.S.C. §554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of	\$	3,521.75
Funds were disbursed in the following amounts:		
Payments made under an interim disbursement		0.00
Administrative Expenses		0.00
Bank Service Fees		0.00
Other Payments to Creditors		0.00
Non-Estate funds paid to 3 rd Parties		0.00
Exemptions paid to the Debtor		0.00
Other Payments to Debtor		0.00
Leaving a balance on hand of ¹	\$	3,521.75

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 07/23/2019 and the deadline for filing governmental claims was 09/23/2019. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. §326(a), the maximum compensation allowable to the trustee is \$880.44. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests a sum of \$880.44, for a total compensation of \$880.44.² In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00, and now requests reimbursement for expenses of \$0.00 for total expenses of \$0.00.²

Pursuant to Fed. R. Bank. P. 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date : 10/18/2019

By : /s/ William G.Schwab

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. §1320.4 (a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Case No: 18-04128
Case Name: Marte-Tavera, Francia Maribel

Judge: Robert N. Opel II

Trustee Name: William G. Schwab
Date Filed (f) or Converted (c): 09/28/2018 (f)
341(a) Meeting Date: 10/30/2018
Claims Bar Date: 07/23/2019

For Period Ending: 10/18/2019

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA) / Gross Value of Remaining Assets
1. Tax Refund (u)	5,348.00	5,350.00		3,521.75	FA
2. 981 N. James Street Hazleton PA 18201-0000	73,000.00	0.00		0.00	FA
3. 2006 Honda Odyssey No lien. KBB @ \$1,500.	1,500.00	0.00		0.00	FA
4. Bedroom furniture: Beds, dressers, mirrors, lamps, chairs, alarm clocks, bedding, hangers \$1,000.00 LR/DR couches, tables, chairs, coffee tables, desk, television and stereo \$1,000.00 Kitchen table and chairs, pots and pans, dishes, silverware/utensils, microwave, clock, (misc, toaster, blender, waffle iron) \$1,000.00 StoveRefrigWasherDryeryard tools, racks, shovels, lawn mower, garbage cans	1,000.00	0.00		0.00	FA
5. Debtor has misc electronics equipment such as, televisions, radios, stereo, camera,	200.00	0.00		0.00	FA
6. Debtor has wall hangings, pictures and books at residenceDebtor does not have any pieces that cost more than 200.00	250.00	0.00		0.00	FA
7. Debtor's wearing apparel	400.00	0.00		0.00	FA
8. misc everyday jewelry and ring	600.00	0.00		0.00	FA
9. Cash	50.00	0.00		0.00	FA
10. checking account at PNC Bank. Used to pay bills and deposit checks	300.00	0.00		0.00	FA
11. Savings account at PNC Bank	100.00	0.00		0.00	FA
12. 401(k) Debtor has a retirement plan (401k) via work which is not in pay status and not property of the estate and/or exempt. Said plan will be needed for reasonable expenses upon retirement. Balance is under \$1,000.	1,000.00	0.00		0.00	FA
13. Debtor does not have any life insurance policies with a cash value.	0.00	0.00		0.00	FA

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14. Debtor intend to fully utilize available exemptions	0.00	0.00		0.00	FA
15. LR/DR couches, tables, chairs, coffee tables, desk, television, stereo	1,000.00	0.00		0.00	FA
16. kitchen table, chairs, pots and pans, dishes, silverware/utensils, microwave, clock (misc. toaster, blender, waffle iron)	1,000.00	0.00		0.00	FA
17. stove, refrigerator, washer, dryer, yard tools, racks, shovels, lawn mower, garbage cans	1,000.00	0.00		0.00	FA
Gross Value of Remaining Assets					
TOTALS (Excluding Unknown Values)	86,748.00	5,350.00		3,521.75	0.00

Re Prop. #1 Income tax Intercept

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

06-24-19-Quarterly Review of Status of Case for Outstanding Issues
2-20-19 Quarterly Review

Initial Projected Date of Final Report(TFR) : 12/31/2019

Current Projected Date of Final Report(TFR) :

Trustee's Signature /s/William G. Schwab
William G. Schwab
811-1 Blakeslee Blvd Drive East
Lehighton, PA 18235
Phone : (610) 377-5200

Date: 10/18/2019

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page 1

Case No: 18-04128
Case Name: Marte-Tavera, Francia Maribel

Taxpayer ID No: **-***3493
For Period Ending: 10/18/2019

Trustee Name: William G. Schwab
Bank Name: Texas Capital Bank
Account Number/CD#: *****2027
Account Name: Checking Account
Blanket bond (per case limit): 10,000,000.00
Separate bond (if applicable): 0.00

1	2	3	4		5	6	7
Transaction Date	Check or [Refer#]	Paid To / Received From	Description of Transaction	Uniform Trans. Code	Deposits(\$)	Disbursements(\$)	Account/ CD Balance(\$)
04/22/2019	[1]	UNITED STATES TREASURY	TAX REFUND INTERCEPT		4,695.00		4,695.00
			3,521.75	1224-000			
			1,173.25	1290-000			
04/23/2019	51001	FRANCIA MARIBEL MARTE-TAVERA	TAX REFUND TO DEBTOR (Pro-Rata)	1290-000	(1,173.25)		3,521.75

Page Subtotals 3,521.75 0.00

COLUMN TOTALS	3,521.75	0.00
Less: Bank Transfer/CD's	0.00	0.00
SUBTOTALS	3,521.75	0.00
Less: Payments to Debtors		0.00
Net	3,521.75	0.00

All Accounts Gross Receipts: 3,521.75
All Accounts Gross Disbursements: 0.00
All Accounts Net: 3,521.75

TOTAL-ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
*****2027 Checking Account	3,521.75	0.00	
Net Totals	3,521.75	0.00	3,521.75

Case: 18-04128
Marte-Tavera, Francia Maribel

William G. Schwab
CLAIMS REGISTER
EXHIBIT C Page 1

Claims Bar Date: 07/23/19 Government Bar Date: 09/23/19

Claim No.	Creditors	UTC	Scheduled	Claimed	Allowed	Paid	Balance
	William G. Schwab, Trustee 811 BLAKESLEE BLVD DRIVE EAST LEHIGHTON , PA 18235	2100	0.00	880.44	880.44	0.00	880.44
ADMINISTRATIVE TOTAL			0.00	880.44	880.44	0.00	880.44
00001	Cavalry SPV I, LLC 500 Summit Lake Dr Ste 400 Valhalla, NY 10595 Filed: 04/23/19 Created Amount Claimed: \$709.37 Created Filed By: Creditor Created Date Filed: 04/23/2019 Created Description: Cavalry SPV I, LLC as assignee of Synchrony Bank/Sam's Club	7100	0.00	709.37	709.37	0.00	709.37
00002	Quantum3 Group LLC as PO Box 788 Kirkland, WA 98083 Filed: 04/29/19 Created Amount Claimed: \$1330.57 Created Filed By: Creditor Created Date Filed: 04/29/2019 Created Description: Money Loaned	7100	0.00	1,330.57	1,330.57	0.00	1,330.57
00003	Capital One Bank (USA), N.A. PO Box 71083 Charlotte, NC 28272 Filed: 04/29/19 Created NO CLAIM DATA Created Amount Claimed: \$389.21 Created Filed By: Creditor Created Date Filed: 04/29/2019	7100	0.00	389.21	389.21	0.00	389.21
00004	OneMain PO Box 3251 Evansville, IN 47731 Filed: 05/10/19 Created NO CLAIM DATA Created Amount Claimed: \$7052.71 Created Filed By: Creditor	7100	0.00	7,052.71	7,052.71	0.00	7,052.71

Case: 18-04128
Marte-Tavera, Francia Maribel

William G. Schwab
CLAIMS REGISTER
EXHIBIT C Page 2

Claims Bar Date: 07/23/19 Government Bar Date: 09/23/19

Claim No.	Creditors	UTC	Scheduled	Claimed	Allowed	Paid	Balance
Created Date Filed: 05/10/2019							
00005	MERRICK BANK Resurgent PO Box 10368 Greenville, SC 29603 Filed: 05/14/19 Created Amount Claimed: \$746.55 Created Secured Claimed Amount: \$0.00 Created Filed By: Creditor Created Date Filed: 05/14/2019	7100	0.00	746.55	746.55	0.00	746.55
00006	LVNV Funding, LLC Resurgent PO Box 10587 Greenville, SC 29603 Filed: 05/14/19 Created Amount Claimed: \$1095.24 Created Secured Claimed Amount: \$0.00 Created Filed By: Creditor Created Date Filed: 05/14/2019	7100	0.00	1,095.24	1,095.24	0.00	1,095.24
00007	JPMorgan Chase Bank, N.A. PO Box 9013 Addison, TX 75001 Filed: 06/27/19 Created NO CLAIM DATA Created Amount Claimed: \$472.02 Created Filed By: Creditor Created Date Filed: 06/27/2019	7100	0.00	472.02	472.02	0.00	472.02
UNSECURED TOTAL			0.00	11,795.67	11,795.67	0.00	11,795.67
REPORT TOTALS			0.00	12,676.11	12,676.11	0.00	12,676.11

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 5:18-bk-04128-RNO

Case Name: Marte-Tavera, Francia Maribel

Trustee Name: William G. Schwab

Balance on Hand

\$3,521.75

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees: William G. Schwab, Trustee	\$ 880.44	\$ 0.00	\$ 880.44
Total to be paid for chapter 7 administrative expenses			\$ 880.44
Remaining Balance			\$ 2,641.31

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed Priority Claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$11,795.67 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 22.4 %, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
00001	Cavalry SPV I, LLC	\$ 709.37	\$ 0.00	\$ 158.85
00002	Quantum3 Group LLC as agent for	\$ 1,330.57	\$ 0.00	\$ 297.95
00003	Capital One Bank (USA), N.A. by	\$ 389.21	\$ 0.00	\$ 87.16
00004	OneMain	\$ 7,052.71	\$ 0.00	\$ 1,579.26
00005	MERRICK BANK Resurgent Capital	\$ 746.55	\$ 0.00	\$ 167.16
00006	LVNV Funding, LLC Resurgent Capital	\$ 1,095.24	\$ 0.00	\$ 245.24
00007	JPMorgan Chase Bank, N.A. s/b/m/t	\$ 472.02	\$ 0.00	\$ 105.69

Total to be paid to timely general unsecured creditors	\$ 2,641.31
Remaining Balance	\$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 %, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 %, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE